

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
George Merkel
Laura Ann Merkel
Debtors

Case No. 15-01918-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 37

Date Rcvd: Sep 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2020.

db/jdb +George Merkel, Laura Ann Merkel, 62 Allen Drive, Hanover, PA 17331-9374
cr +Unifund Corporation, Law Office of Frederic I. Weinberg, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
4641625 ARS Account Resolution, 1801 NW 66th Avenue Ste. 200C, Fort Lauderdale, FL 33313-4571
4641623 American Coradius International LLC, 2420 Sweet Home Road, Suite 150, Buffalo, NY 14228-2244
4641624 Anthony Ryan, Esq., 810 Glen Eagles Ct. # 312, Towson, MD 21286-2237
4641628 +Bureau of Account Management, 3607 Rosemont Avenue, Camp Hill, PA 17011-6904
4693968 +FORD MOTOR CREDIT COMPANY LLC, C/O MICHAEL J. KLIMA , JR. , ESQUIRE, 810 GLEN EAGLES COURT , SUITE 312, BALTIMORE , MD 21286-2237
4641635 Green Tree Servicing LLC, P O Box 6172, Rapid City, SD 57709-6172
4657966 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
4641637 +Hayt, Hayt & Landau, Meridian Center 1, Two Industrial Way West, Eatontown, NJ 07724-2279
4641638 #+Herbert A. Thaler, Esq., 201 N. Charles Street # 2302, Baltimore, MD 21201-4197
4641639 +Kelly Kimber, Esq., 400 Washington Avenue 2nd Floor, Towson, MD 21204-4606
4641640 M & T Bank, P O Box 5138, Buffalo, NY 14240-5138
4654970 +MET-ED A FIRSTENERGY COMPANY, FIRSTENERGY, 331 NEWMAN SPRINGS RD, BUILDING 3, RED BANK, NJ 07701-5688
4641641 Met-Ed, P O Box 3687, Akron, OH 44309-3687
4641646 +Unifund, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
4647025 +Unifund Corporation, assignee of Citibank South Da, 10625 Techwoods Circle, Cincinnati, OH 45242-2846

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 22 2020 19:15:39
Bayview Loan Servicing LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
4646981 +EDI: PHINAMERI.COM Sep 22 2020 23:13:00 AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
4641626 EDI: ACCE.COM Sep 22 2020 23:13:00 Asset Acceptance, P O Box 2036, Warren, MI 48090-2036
4976217 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 22 2020 19:15:39
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
4976216 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 22 2020 19:15:39
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
4641627 +E-mail/Text: EBN_IndianapolisMC@receivemorermp.com Sep 22 2020 19:15:42
Berks Credit & Collections, 900 Corporate Drive, Reading, PA 19605-3340
4641629 EDI: CAPITALONE.COM Sep 22 2020 23:13:00 Capital One Bank USA, P O Box 30281, Salt Lake City, UT 84130-0281
4641631 +EDI: SEARS.COM Sep 22 2020 23:13:00 Citibank/Sears, P O Box 6282, Sioux Falls, SD 57117-6282
4641632 +EDI: WFNNB.COM Sep 22 2020 23:13:00 Fashion Bug/Spirit of America, 1103 Allen Drive, Milford, OH 45150-8763
4641633 +EDI: FORD.COM Sep 22 2020 23:13:00 Ford Motor Credit, P O Box 542000, Omaha, NE 68154-8000
4641634 +EDI: PHINAMERI.COM Sep 22 2020 23:13:00 GM Financial, P O Box 183834, Arlington, TX 76096-3834
4641636 +E-mail/Text: bankruptcy.notices@hdfs1.com Sep 22 2020 19:15:39 Harley Davidson Credit, P O Box 21829, Carson City, NV 89721-1829
4641630 EDI: JPMORGANCHASE Sep 22 2020 23:13:00 Chase, P O Box 24696, Columbus, OH 43224
4718548 EDI: JPMORGANCHASE Sep 22 2020 23:13:00 JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219
4825168 EDI: JPMORGANCHASE Sep 22 2020 23:13:00 JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
4641644 +E-mail/Text: bankruptcydepartment@tsico.com Sep 22 2020 19:15:40 NCO Fin/99, PO Box 15636, Wilmington, DE 19850-5636
4641645 +E-mail/Text: bankruptcydepartment@tsico.com Sep 22 2020 19:15:40 NCO Financial Services/99, P O Box 15636, Wilmington, DE 19850-5636
4641642 +E-mail/Text: Bankruptcies@nragroup.com Sep 22 2020 19:15:43 National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
4641647 E-mail/Text: bkrpt21@maxprofitsys.com Sep 22 2020 19:15:36 Valley Credit Service, P O Box 1070, Hagerstown, MD 21741
4641648 E-mail/Text: kcm@yatb.com Sep 22 2020 19:15:30 York Adams Tax Bureau, 1405 N. Duke Street, P O Box 15627, York, PA 17405-0156

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***** BYPASSED RECIPIENTS (continued) *****

cr* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
4641643* +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, National Association
bkgroup@kmllawgroup.com
Joel M Flink on behalf of Creditor Unifund Corporation flinkj@gordonweinberg.com
Joshua I Goldman on behalf of Creditor JPMorgan Chase Bank, National Association
josh.goldman@padgettlawgroup.com, kevin.shatley@padgettlawgroup.com
Larry W. Wolf on behalf of Debtor 1 George Merkel ephillips@larrywwolf.com
Larry W. Wolf on behalf of Debtor 2 Laura Ann Merkel ephillips@larrywwolf.com
Steven P. Kelly on behalf of Creditor Bayview Loan Servicing LLC skelly@sterneisenberg.com,
bkecf@sterneisenberg.com
Thomas I Puleo on behalf of Creditor JPMorgan Chase Bank, National Association
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1 **George Merkel**
First Name Middle Name Last Name

Debtor 2 **Laura Ann Merkel**
First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:15-bk-01918-HWV

Social Security number or ITIN XXX-XX-5777
EIN -----

Social Security number or ITIN XXX-XX-4689
EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

George Merkel

Laura Ann Merkel
fka Laura A. Foy

By the
court:

9/22/20

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Ryan Eshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.
- This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**